The amounts involved in the cases of frauds do not necessarily represent the actual losses which the banks may have to ultimately suffer. The banks generally have some securities to cover advances made by them. Banks also file civil and criminal suits and seek appropriate relief. Besides, banks take insurance cover.

Available information in respect of employees dismissed/discharged and removed from service during the year 1991, 1992 and 1993 (upto June) for their involvement in fraud cases is given below:

	Year		
	1991	1992	1993 (upto June)
1. Number of employees convicted	30	14	3
2. Number of employees given major/minor penalties .	439	537	224
3. Number of employees out of (2) dismissed/discharged/removed	*180*	*194*	*93*

Slow Utilisation of ADB Loan

496. DR. BAPU KALDATE: Will the Minister of FINANCE be pleased to state:

(a) whether the Asian Development Bank (ADB) has expressed unhappiness over the slow utilisation of project aid given by it to India;

(b) whether the ADB has also suggested to Government for allowing the Bank to directly deal with the State Governments to ensure speedy implementation of the assisted projects;

(c) if so, what are the reasons for unsatisfactory utilization of the ADB aid stating its overall impact on the implementation of the projects; and

(d) what is the reaction of Government with regard to part (b) above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (d) The Asian Development Bank Mission on project quality had occasion to discuss the utilisation of project aid given to India. The total loan for which agreements have been signed amounts to US $ 4179.6 million. Against this, utilisation till September, 1993 is US $ 1358.9 million leaving a balance amount of US $ 2820.7 million. The main reasons for inadequate utilisation are the delay in finalisation of contracts and procurement of goods, availability of counter part funds and changes in the scope of some of the projects; this has affected the implementation schedules of some of the projects. Measures for improvnig the utilisation of assitance have been under dicussion with the multilateral agencies including ADB. The Central Government is already providing additional central assitance to States for implementation of externally aided projects while bearing the foreign exchange risk.

केन्द्रीय उत्पादकर और सीमा शुल्क की बकाया राशि

497. **श्री सुन्दर सिंह भंडारी** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) सितम्बर, 1992 से सितम्बर, 1993 तक आयकर सीमा शुल्क से कितनी-कितनी धनराशि प्राप्त हुई ;

(ख) सितम्बर, 1993 तक केन्द्रीय उत्पाद शुल्क तथा सीमा-शुल्क की कितनी-कितनी धनराशि बकाया हो गयी थी ;

(ग) प्राप्तियों और बजट अनुमान के बीच कितना अन्तर है और इसके क्या कारण हैं ; और